

EXHIBIT A

NOTE

LOAN NO. 301-632857

US \$ 158,400.00 ✓

Houston, Harris County, Texas
City

FOR VALUE RECEIVED, the undersigned ("Borrower") promise(s) to pay GIBALTAR SAVINGS ASSOCIATION, or order, the principal sum of ONE HUNDRED FIFTY EIGHT THOUSAND FOUR HUNDRED AND NO/100--- Dollars, with interest on the unpaid principal balance from the date of this Note, until paid, at the rate of 13.125% ✓, with percent per annum. Principal and interest shall be payable at 396 W. GREENS ROAD, HOUSTON, TEXAS in consecutive monthly installments of ONE THOUSAND SEVEN HUNDRED SIXTY SEVEN AND 71/100--- Dollars (US \$ 1,767.71), on the First day of each month beginning FEBRUARY 1, 1981. Such monthly installments shall continue until the entire indebtedness evidenced by this Note is fully paid, except that any remaining indebtedness, of not sooner paid, shall be due and payable on JANUARY 1, 2011.

If any monthly installment under this Note is not paid when due and remains unpaid after a date specified by a notice to Borrower, the entire principal amount outstanding and accrued interest thereon shall at once become due and payable at the option of the Note holder. The date specified shall not be less than thirty days from the date such notice is mailed. The Note holder may exercise this option to accelerate during any default by Borrower regardless of any prior forbearance. If suit is brought to collect this Note, the Note holder shall be entitled to collect all reasonable costs and expenses of suit, including, but not limited to, reasonable attorney's fees.

Borrower shall pay to the Note holder a late charge of four (4%) percent of any monthly installment not received by the Note holder within fifteen (15) days after the installment is due.

Borrower may prepay the principal amount outstanding in whole or in part. The Note holder may require that any partial prepayments (i) be made on the date monthly installments are due and (ii) be in the amount of that part of one or more monthly installments which would be applicable to principal. Any partial prepayment shall be applied against the principal amount outstanding and shall not postpone the due date of any subsequent monthly installments or change the amount of such installments, unless the Note holder shall otherwise agree in writing.

Presentment, notice of dishonor, and protest are hereby waived by all makers, sureties, guarantors and endorsers hereof. This Note shall be the joint and several obligation of all makers, sureties, guarantors and endorsers, and shall be binding upon them and their successors and assigns.

Any notice to Borrower provided for in this Note shall be given by mailing such notice by certified mail addressed to Borrower at the Property Address stated below, or to such other address as Borrower may designate by notice to the Note holder. Any notice to the Note holder shall be given by mailing such notice by certified mail, return receipt requested, to the Note holder at the address stated in the first paragraph of this Note, or at such other address as may have been designated by notice to Borrower.

The indebtedness evidenced by this Note is secured by a Deed of Trust, dated December 4, 1980, and reference is made to the Deed of Trust for rights as to acceleration of the indebtedness evidenced by this Note.

532 LEA VALLEY CIRCLE

Property Address

COPPELL, TEXAS 75019

City State Zip

JAMES M. SUMMERS

FELICITAS SUMMERS

(Execute Original Only)

Texas - 1 to 4 Family - 8/79 FNMA/FHLMC Uniform Instrument
N-9-1/80

PAY TO THE ORDER OF THE FEDERAL HOME LOAN BANK
OF CINCINNATI WITHOUT RECOURSE OR WARRANTY.

Liberty Savings Bank, FSB

Jerome Lorek
Jerome Lorek, Accounting Vice President

Suzan D. Kranjc
Suzan D. Kranjc, Executive Vice President and
Chief Financial Officer and Treasurer

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FGMC # 091074980
SUMMERS

PAY TO THE ORDER OF
INTERFIRST BANK, DUSTON, N.A.
AS CUSTODIAN FOR THE REGISTERED HOLDERS
OF PARTICIPATING CERTIFICATES,
CONVENTIONAL MORTGAGE LOANS,
SERIES _____ WITHOUT RECOURSE.

CIBERALTAL BANKING ASSOCIATION

Leslie J. Flynn
LESLIE J. FLYNNE
SENIOR VICE PRESIDENT AND CONTROLLER

PAY TO THE ORDER OF
LIBERTY SAVINGS BANK, F.S.B.
WITHOUT RECOURSE
FIRST MADISON BANK, FSB

Suzanne Musick
BY: Suzanne Musick, Vice President

PAY TO THE ORDER OF
Without Recourse
Liberty Savings Bank, F.S.B.

Marylyn H. Anderson
Marylyn H. Anderson, Senior Vice President